CALL 1800 038 000† IN AUSTRALIA
OR 61 3 9632 6062 WHEN OVERSEAS
TELSTRA.COM/TELECARD
VISIT A TELSTRA STORE

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TELECARD®

USER GUIDE & TERMS



WELCOME TO TELSTRA TELECARD

With a Telecard, you can make calls in Australia or from 65 other countries – and this User Guide will help you. It includes details about Telecard Global Reach, Abbreviated Dialling and Telecard Call Control, helpful hints, and a full list of access numbers for Australia, overseas and Third Country Calling.



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This Guide also includes a handy pocket guide for you to take on your travels.

MAKING CALLS



Using your Telecard in Australia

- Dial 1 8 9 1 8 (or 1800 051 818) and wait to hear two 'beeps', then follow the prompts to...

 1. Enter your eight-digit Telecard number and four-digit PIN, then #.
 2. Enter the area code (even for local calls) and number you want, then #.

If you're calling overseas, remember to start with the international calling code 0 0 1 1 and country code, followed by the area code and number you're calling, then #.

You can't respond to the prompts with a rotary dial phone. See page 14 for help.

Handy Hint: You can save time by using Abbreviated Dialling instead (see page 7).



To call home from overseas (International Telecard)

Forget about language and currency barriers when you want to call Australia from overseas. Just use Automatic Australia Direct to phone home from more than 65 countries^.

- Check the list of Automatic Australia Direct access numbers inside the front cover and dial the number for the country you're visiting. Then follow the prompts to...
 1. Enter your eight-digit Telecard number and four digit PIN, then #.
 2. Dial 1 for Australia.
 3. Enter the area code and number you want, then #.

You can also use Abbreviated Dialling to call your favourite numbers (see page 7).

You can't respond to the prompts with a rotary dial phone. See page 14 for help.

Handy Hint: If you need to make a fax call or modem connection (see pages 12 and 13).

To call numbers in other countries

Telecard Global Reach (Third Country Calling) lets you use an International Telecard to call almost anywhere in the world from over 30 different countries. You can use it to make local calls in New York, for example, or ring Mumbai from London.

- Check the Global Reach access numbers in the Pocket Guide and dial the number for the country you're visiting. Then follow the prompts to...
 1. Enter your eight-digit Telecard number and four digit PIN, then #.
 2. Select option 2 because you're making an international call.
- To call within the same country – dial the area code and number you want, then #.
- To call a different country – dial 0 0 1 1 and the country code as if you were in Australia, then the area code and number you want, then #.

You can't respond to the prompts with a rotary dial phone. See page 14 for help.

EXTRA FEATURES



You and your PIN

If you forget your PIN

Your Telecard's original PIN can be reissued to you – but only by mail within Australia, for your own security. Our call centre staff can't access the PIN under any circumstances, and it could take up to five working days for the letter to reach you.

Call 1800 038 000† to request your PIN. If you're overseas, dial the appropriate access number and select the 'Telecard call to Australia' option first.

Changing your PIN

You can change your Telecard PIN to any four digit number you want. We recommend something that you'll find easy to remember, but others will find hard to guess.

1. Dial 1 8 9 1 8 and follow the prompts. If you're overseas, dial the appropriate access number and select the 'Telecard call to Australia' option first.
2. Choose the Pick-A-PIN option by dialling 1 1 then #.
3. Follow the prompts.

If you change your PIN and forget the new number, a new PIN will need to be issued and mailed to you.

Handy Hint: Keep your PIN secret. You could be liable for the cost of any calls made using your Telecard.

Abbreviated Dialling

You can save up to 10 of your most frequently called numbers in your Telecard's memory. These numbers can be national, mobile and international numbers, or your Telecard's Call Control Numbers (see page 8).

- Dial 1 8 9 1 8 if you're in Australia, or the appropriate access number if you're overseas. Then follow the prompts to...

1. Enter your eight-digit Telecard number and four digit PIN, then #.
2. Enter the Abbreviated Dialling code (eg 2 0 #, 2 1 #, etc) and your call will be connected.

Managing your Abbreviated Dialling codes

To program new Abbreviated Dialling codes and change your existing ones, just go to telstra.com/telecard

To use the phone instead, call 1800 038 000† within Australia and follow the prompts. If you're overseas, dial the appropriate access number and select the 'Telecard call to Australia' option first.

Telecard Call Control

Keep your Telecard calls under control

For better security and cost control, you can restrict your Telecard to calling just five specific phone numbers. These can be national, mobile or international numbers.

For example, if you only want a national card to be used for calls to the office and key interstate suppliers. Or if your children are off on an overseas trip, you might give them a Telecard with your home, office and mobile numbers, plus a contact where they're going, to use in case of emergency. The choice is yours.

We'll even give your Telecard Call Control numbers Abbreviated Dialling codes, to make using the card as easy as:

Access number # (2 0 – 2 4) # Call connected

Make a note of your five Telecard Call Control Numbers here:

Code	Name	Number
20#		
21#		
22#		
23#		
24#		

To program or change your Telecard Call Control numbers:

- In Australia – call 1800 038 000†.
- Overseas – call the local operator and ask for a reverse charge call to 61 3 9632 6062.

Last Number Redial

If you're calling the same number again, save re-entering the destination number by dialling 9 # instead. It makes redialling the last number you called as easy as:

Access number # 9 # Call connected

Last Number Redial works with Telecard Call Control and Abbreviated Dialling on Telecard Global Reach.

Follow On Calls

Want to make another call without keying in your Telecard number and PIN all over again?

1. Wait for the other person to hang up and listen for the prompts.
2. Press # and then enter either:

- the number you want OR
- one of your Abbreviated Dialling codes OR
- 9 # for Last Number Redial.

The applicable call connection charge applies to each additional Follow On Call.

Handy Hint: If you make a mistake at any point, just press * then # and you'll go back to the last voice prompt.



FAX, MODEM AND ROTARY DIAL PHONE CALLS



Sending Faxes with Telecard

Turn your fax to manual transmission mode (that is, disable the facility that stores the document in memory before dialling the number).

- Enter 1 8 9 1 8 (or 1800 051 818) if you're in Australia, or the appropriate access number if you're overseas, then...

1. Enter seven or eight pauses, using commas (eg ,,,,,,,). Three or four pauses may be enough for faster machines.
2. Enter your eight-digit Telecard number and four-digit PIN, then #.
3. Enter another series of pauses.
4.
 - To fax Australia from overseas, press 1, enter another series of pauses, then enter the area code and number followed by a #.
 - To fax within Australia, enter the modem's area code and number, then #.
 - To fax overseas, enter 0 0 1 5 (not 0011) then the country code area code and number, followed by a #.
5. When you hear the fax connection tone, press 'Send'.

Your Telecard may let you send faxes from machines that are otherwise barred from international dialling. Check the manufacturer's instructions for transferring data. You may have to experiment with the amount of pauses you need to insert between numbers.

Using Telecard with a dial-up modem

- Enter 1 8 9 1 8 (or 1800 051 818) if you're in Australia, or the appropriate access number if you're overseas, then...

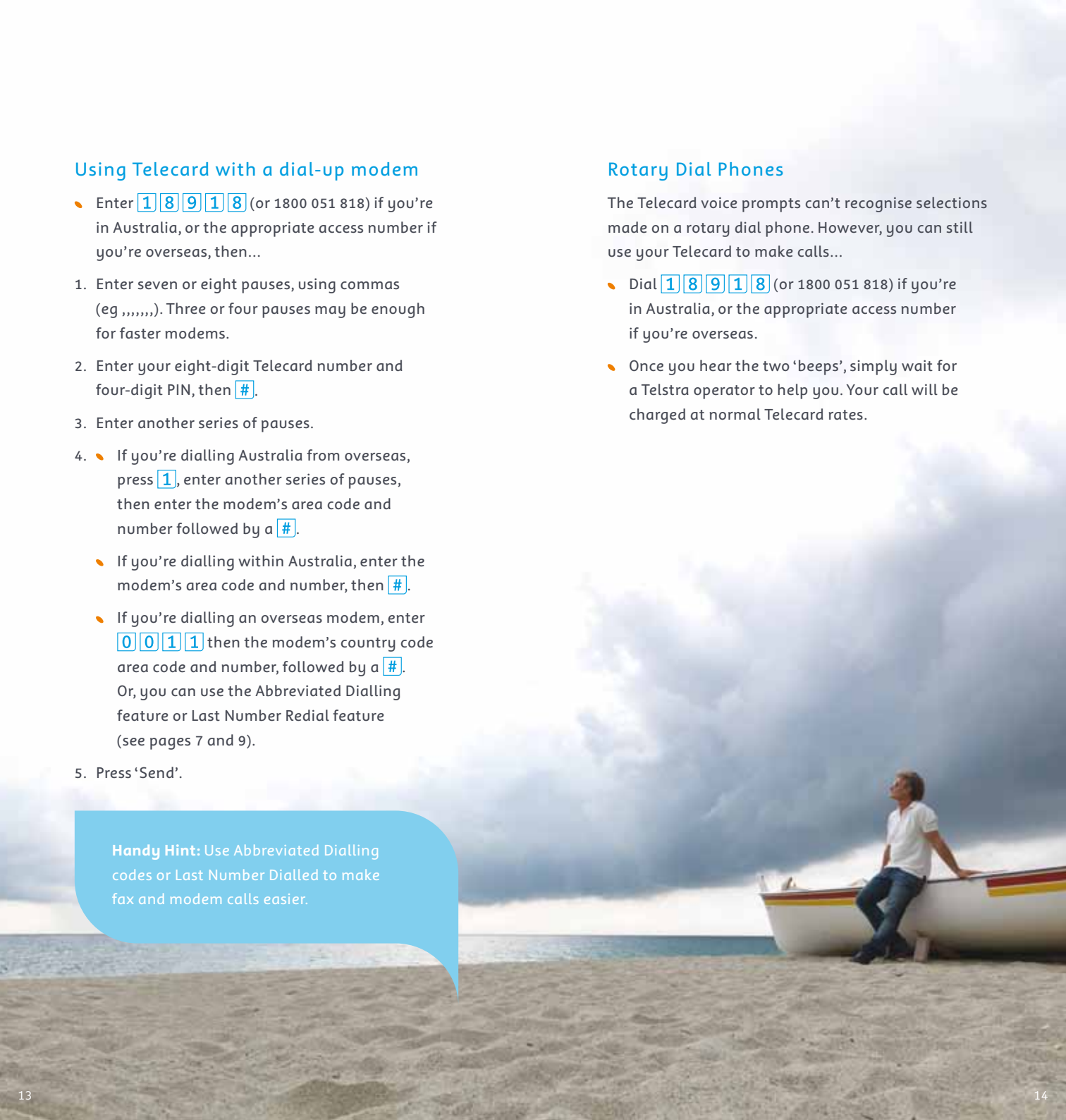
1. Enter seven or eight pauses, using commas (eg ,,,,,,,). Three or four pauses may be enough for faster modems.
2. Enter your eight-digit Telecard number and four-digit PIN, then #.
3. Enter another series of pauses.
4. - If you're dialling Australia from overseas, press 1, enter another series of pauses, then enter the modem's area code and number followed by a #.
 - If you're dialling within Australia, enter the modem's area code and number, then #.
 - If you're dialling an overseas modem, enter 0 0 1 1 then the modem's country code area code and number, followed by a #. Or, you can use the Abbreviated Dialling feature or Last Number Redial feature (see pages 7 and 9).
5. Press 'Send'.

Handy Hint: Use Abbreviated Dialling codes or Last Number Dialled to make fax and modem calls easier.

Rotary Dial Phones

The Telecard voice prompts can't recognise selections made on a rotary dial phone. However, you can still use your Telecard to make calls...

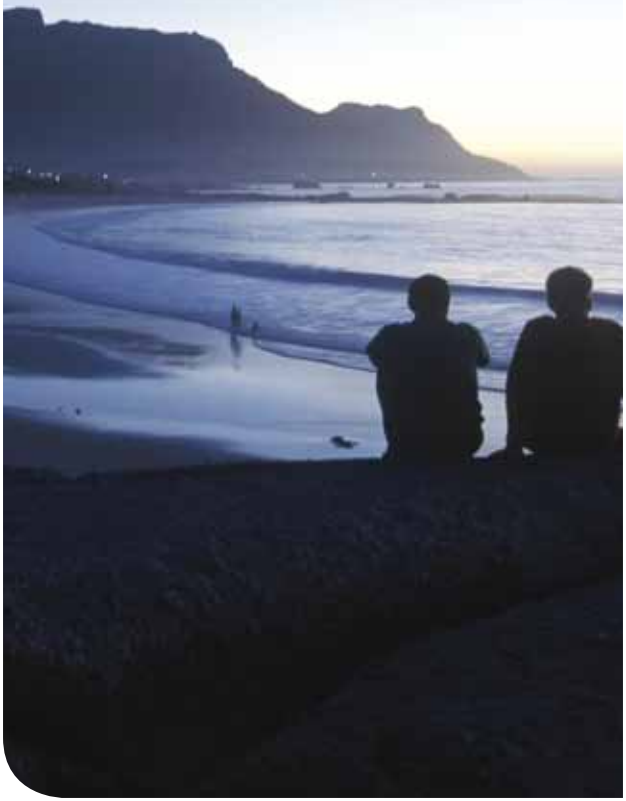
- Dial 1 8 9 1 8 (or 1800 051 818) if you're in Australia, or the appropriate access number if you're overseas.
- Once you hear the two 'beeps', simply wait for a Telstra operator to help you. Your call will be charged at normal Telecard rates.



GENERAL INFORMATION AND PRECAUTIONS

Hotel Surcharges

Some hotels impose a surcharge for Telecard calls. These can be avoided by using public payphones. Ask your hotel about its surcharges and how to dial from your room.



Hotel Security

Some hotel phone systems record your full Telecard number and PIN for presentation on your hotel phone account. If this information is printed on your account, there's always a chance that someone else could use your Telecard – leaving you liable for their unauthorised calls.

When you arrive at a hotel, we recommend asking reception how the hotel details calls from your room. If they usually provide full itemisation, ask the hotel management if they offer alternatives or make all your Telecard calls from another public phone.

Telecard Barring

Some calls can't be made with a Telstra Telecard – including free calls (000, 1800, etc), operator services in Australia (Wake Up calls, Call Connect etc); Dial It services (time and weather); and premium services (19 or 1900 numbers, etc). Not all public telephones and payphones allow Telecard calls.

Some phones (especially hotels) may bar calls to the Telecard access number 18918. If this happens in Australia, dial 1800 051 818 instead. When you're overseas, there's usually a local number that you can use if your hotel or PABX bars the Global Reach access number. House charges may apply to these calls – so check with your hotel first.

Availability

Before you travel, click telstra.com/telecard or call Telecard Customer Service on 1800 038 000† to make sure Telecard is supported where you're going.



1. Introduction

This contract sets out the terms and conditions which apply to making telephone calls with your Telecard. Please take the time to read it.

If you have not agreed in writing to accept these conditions, any use of a Card will automatically constitute your agreement.

We may give you other instructions about making telephone calls with your Card, and you'll have to comply.

These conditions operate together with Our Customer Terms as amended from time to time.

If there is any inconsistency between this contract and Our Customer Terms, Our Customer Terms will prevail. To get a copy of Our Customer Terms visit any Telstra Store or go to telstra.com.au/customerterms

These conditions generally comply with the Electronic Funds Transfer Code of Conduct ('Code'). If the Code applies to a transaction, the Code will prevail so far as there's an inconsistency with this contract.

The meaning of certain words is explained in 14.1.

2. What is the Telecard Function?

The Telecard Function is the function that lets you use your Card to make local, national or overseas telephone calls where available.

We may give you a credit limit with the Telecard Function.

3. Who may use it?

Subject to 4, your Telecard Function is for your personal use only and you are responsible for all charges in relation to it. **You need to keep your Telecard Account number and PIN details private.** The Telecard Function is not transferable and the property in it belongs to us. If you would like additional Telecards linked to your Account, simply contact Telecard Customer Service on 1800 038 000†.

4. What the Telecard Function costs

The charges for using the Telecard Function are as listed in the Telecard Pricing Information booklet. Those charges may be changed by Telstra at any time.

You'll have to pay the cost of any calls made by anyone using the Telecard Function with your knowledge or consent.

You may also have to pay the cost of any calls made using the Telecard Function in the circumstances outlined in 8.

5. How you will be billed

The charges made by us under 4 will be billed to your Account. We'll provide a statement of your Account at least every six months. For Billing inquiries contact Telstra Billing Services on 13 2200.

A statement of Account is available at any time, on request.

We suggest that you check all entries made on your statement of Account. If you suspect that an error or possible unauthorised call has occurred please follow the procedure outlined in 10.1.

6. Keeping your Card and Telecard PIN safe

It is important that you keep your Card and Telecard PIN safe, otherwise someone may use it without your authorisation and you may be liable for the cost of the calls, as set out in 8.

You can keep your Card and Telecard PIN safe by:

- memorising the Telecard PIN, and then destroying the letter from us advising you of it or, if you're not sure that you'll remember your PIN, by making a record of it in a disguised form and keeping the record secure and separate from your Card;
- not writing or indicating your Telecard PIN on your Card;
- not disclosing your Telecard PIN to anyone other than a Telstra operator;
- making sure no-one overhears you when you disclose your Telecard PIN to a Telstra operator;
- making sure no-one sees your PIN when you enter it during a call;
- not allowing anyone to use your Card;
- carrying your Card with you wherever possible or storing it in a safe place; and
- checking regularly that you still have your Card.

To change your PIN from within Australia, call our automated service on 18918 or the Telecard Customer Service Team on 1800 038 000†. If overseas, dial the appropriate access number, select the option 'Telecard call to Australia' and follow the prompts. Your PIN can only be confirmed by mail.

7. What you should do if your Card is lost or stolen or your Telecard PIN security is breached

If your Card is lost, stolen or misused or is likely to be misused, you should call 1800 038 000† if you're in Australia. If you're overseas, call the local operator and ask for a reverse charge call to 61 3 9632 6062.

If someone other than a Telstra operator knows your Telecard PIN or you suspect that they do, you should call 1800 038 000† if you're in Australia. If you're overseas, call the local operator and ask for a reverse charge call to 61 3 9632 6062.

When you notify us we will cancel the Telecard Function, issue you with a new Telecard and give you written notice of your new Telecard PIN.

8. Who pays for unauthorised calls made using the Telecard Function?

8.1 No requirement to pay if not responsible for unauthorised use

You will not be required to pay for the cost of any calls made using the Telecard Function if:

- they occur before you receive your Card and Telecard PIN; or
- they occur as the result of a forged, faulty, expired or cancelled Card or Telecard Function; or
- they occur through fraudulent or negligent conduct of our employees or agents; or
- you have notified us that your Card has been lost, stolen, misused or likely to be misused or that your Telecard PIN security has been or is likely to be breached.



8.2 A requirement to pay if you are responsible for unauthorised use

Where you are responsible for the unauthorised use of the Telecard Function*, you will be required to pay for the total cost of all calls made between the time:

- when you became aware (or ought reasonably to have become aware) of the loss, theft or misuse of your Card or the breach or likely breach of your Telecard PIN security; and
- when you notified us as directed under 7.

* For example (without limitation), where you voluntarily disclose the Telecard PIN; indicate the Telecard PIN on your Card; do not disguise your Telecard PIN and/or do not keep any record of it secure and separate from your Card.

9. What happens if there is a computer or equipment malfunction?

If, as a result of an equipment malfunction or computer error, you are incorrectly charged for the cost of a call, we will correct that error and either refund or adjust the Account with any relevant charge.

10. Complaints and resolutions

10.1 Notice of complaint

You should call 1800 038 000† if you're in Australia or, if you're overseas, call the local operator and ask for a reverse charge call to 61 3 9632 6062, if you think:

- there has been an error in the statement of Account; or
- there has been or may be unauthorised use of the Telecard Function; or
- you have some other complaint.

You'll need to tell us information which is relevant to your complaint. This may include your name, address, Card number and details of the suspected error.

10.2 What happens if we can't resolve the matter?

If we can't resolve the matter with you straight away, we'll give you a written notice of our procedures for resolving disputes.

We'll then complete our investigation of the matter within 21 days of you lodging your complaint and give you written notice:

- of the outcome of our investigation as well as our reasons; or
- that we need more time to investigate the matter.

If we ask for more time to investigate the matter and there are no exceptional circumstances, we'll complete our investigation within 45 days of you lodging your complaint.

If there are exceptional circumstances, we will advise you in writing.

When we have completed our investigation, we will promptly advise you in writing of the outcome and our reasons.

If we conclude that an error has occurred, we'll correct it promptly including, where appropriate, adjusting the Account.

We will advise you of the amount of the adjustment in written notice.

11. Changes to these terms and conditions

For Consumer Customers and Small Business Customers, we can make changes to your Service in accordance with the General Terms of Our Customer Terms. A summary of the relevant sections of Our Customer Terms is set out below.

If you are a Consumer Customer or Small Business Customer we can change any term of these terms and conditions by getting your consent or complying with this section.

11.1 Beneficial or neutral changes

We can change these terms and conditions without telling you if the change is beneficial or neutral to you. Otherwise, we do so as set out below.

11.2 Changes without notice

We can change these terms and conditions without telling you beforehand in the following circumstances:

- we make a change required by law or necessary for security or technical reasons;
- we change or impose tax-based charges;
- we change charges for international services or international roaming services; or
- we change or impose ancillary charges.

However, we will publish a notice summarising the change in a national newspaper 3 working days before the change (or in the case of a change required by law or necessary for security or technical reasons, within 3 working days after the change) and in most cases will also write to you within 16 weeks of the change.

11.3 Changes which have a minor detrimental impact

We can also change these terms and conditions without telling you beforehand (but will write to you as set out in 11.2) if we reasonably consider the change will only have a minor detrimental impact on you.

11.4 Other changes

Except as provided for in 11.1 to 11.3 above, we can change these terms and conditions by telling you about the change at least 30 days beforehand.

11.5 How we can tell you about changes

We can tell you of changes to these terms and conditions, unless specified otherwise in this section, by: bill message, bill insert, direct mail, or email (if you have an email address and have agreed for us to tell you about changes to these terms and conditions by email). We may also publish a notice in a national newspaper.

11.6 Changes for Corporate Customers

If you are a Corporate Customer, we change any of these terms and conditions by getting your consent or complying with this section. We can change these terms and conditions without giving you notice beforehand if:

- we make a change that is beneficial or neutral to you;
- we make a change that we reasonably consider will have a minor detrimental impact on you;
- we make a change required by law or necessary for security or technical reasons;
- we change or impose tax-based charges;
- we change charges for international services or international roaming services; or
- we change or impose ancillary charges.

For all other changes to these terms and conditions, we can change these terms and conditions by providing you with 30 days' written notification.

12. Cancellation of the Telecard Function

12.1 Cancellation By Us

The cancellation provisions in the General Terms of Our Customer Terms apply to Telecard.

We may, temporarily or permanently, cancel your Service (in some circumstances without giving you notice) in accordance with the General Terms of Our Customer Terms.

For example, we may cancel your Service if:

- you do not pay a bill on the Account;
- the Account is closed;
- you fail to comply with these terms and conditions.

Or we may cancel, suspend or restrict your Service by telling you with as much warning as we reasonably can if:

- we think that an unauthorised person is using it or may use it when there is excessive or unusual use of the service;
- for security of our services or individual accounts;
- there is an emergency that affects our ability to provide the service;
- in our view you are, or are likely to become, bankrupt or insolvent;
- The Australian Competition and Consumer Commission issues a competition notice in relation to the service or Telstra anticipates that it may do so; or
- the supply of the service is or may be unlawful or we anticipate that it may become so.

12.2 Cancellation By You

You may cancel the Telecard Function of your Card by:

- calling 1800 038 000† if you're in Australia or, if you're overseas, calling the local operator and asking for a reverse charge call to 61 3 9632 6062; or
- notifying us in writing (including by email).

If you notify us by phone, the Telecard Function will be cancelled straight away. If you notify us in writing, the Telecard Function will be cancelled within two days of us receiving your written notice.

13. Liability

The liability provisions in the General Terms of Our Customer Terms apply to Telecard. The following is only a summary of those liability provisions, and it is very important that you read Our Customer Terms for the full provisions.

13.1 Our liability to you if you are a Consumer Customer

If our services are used by you in pursuit of financial gain (such as to conduct share trading), it is very important that you have an alternative means of communication available and do not solely rely on our services.

In many cases, we accept our liability to you for breach of contract or negligence under the principles applied by the courts. Some exceptions are set out below.

As your service is provided to you for the primary purpose of personal use, we do not accept liability to you for losses that result from the use of your service in connection with the conduct of a business. However, we will accept that liability if it cannot be excluded under any legislation.

If that liability cannot be excluded but can be limited under any legislation, we limit our liability to resupplying, repairing or replacing the relevant goods or services (or payment of the cost of resupply, repair or replacement) where it is fair and reasonable to do so.

We are not liable for any loss to the extent that it is caused by you or results from your failure to take reasonable steps to avoid or minimise your loss; or it is caused by us failing to comply with our obligations due to events outside our reasonable control (such as a failure in equipment that is not owned or operated by us, an industrial strike or an act of God).

13.2 Our liability to you if you are a Small Business Customer

We are not responsible for loss or damage arising from circumstances beyond our reasonable control or to the extent caused by you. In many cases, we accept liability in relation to interruptions or delay, and for breach of contract or negligence (in particular for personal injury or death, damage to real property and some direct losses but excluding loss of profits, likely savings or data), but in certain cases our liability may be limited (eg to paying applicable service level rebates or the repair or replacement of property or to an amount payable to us under Our Customer Terms for 12 months of acquiring a relevant service).

Other than the liability (and to the extent) we expressly accept, we exclude all other liability. To the extent that such liability cannot be lawfully excluded, our liability is limited to resupplying/repairing or paying the cost of resupplying/repairing services/goods.

13.3 Our liability to you if you are a Corporate Customer

We accept liability for our negligence in relation to supplying services if it causes personal injury. If our negligence in relation to supplying services causes damage to property, we will replace or repair the property (or pay to do so).

Certain laws imply terms into contracts for the supply of goods or services that cannot be excluded (eg that services are provided with due care and skill and goods are reasonably fit for their purpose and of a certain quality). If those terms are implied into Our Customer Terms and we breach them, we accept liability for the breach. Our liability is limited to resupplying, repairing or replacing the relevant goods or services where the goods or services are not of a kind ordinarily acquired for personal, domestic or household use or consumption and where it is fair and reasonable to do so.

Otherwise, we are not liable to you in contract, tort (including negligence), or otherwise for any loss or damage (eg lost profits or business or consequential losses).

13.4 Your liability to us

If you and one or more others are the customer for a service, each of you is jointly and individually responsible for all charges and other obligations relating to that service.

Consumer and Small Business customers are liable to us for breach of contract or negligence under the principles applied by the courts but are not liable to us for any loss to the extent that it is caused by us.

Corporate customers must indemnify us against (and must pay us for): (a) any loss or damage we suffer relating to the use (or attempted use) of your service or equipment used in connection with your service; and (b) any costs (including legal costs) relating to any breach by you of Our Customer Terms.



14. General Matters

14.1 Meaning of words

The meaning of words is explained below:

- Account means a telephone account opened by us to which we will charge the cost of telephone calls made with the Telecard Function, interest or any other fees chargeable to you under these conditions.
- You will be a Consumer Customer if your Service is of a kind ordinarily acquired for personal, domestic or household use and you are using your service for the primary purpose of personal, domestic or household use.
- You will be a Corporate Customer if you acquire your Service for the purpose of resale, or you are a business or non-profit organisation (including a body corporate, sole trade, partnership, trust or registered charity) who had a genuine and reasonable opportunity to negotiate the terms of your contract with us; or has or will have an annual spend with us which is, or is reasonably estimated by us to be, greater than $20,000; and you are using your service for the primary purpose of business use.
- Service includes any goods or equipment provided as a component of the Telecard Function.
- You will be a Small Business Customer if you are a business or non-profit organisation (including a body corporate, sole trader, partnership, trust or registered charity), and you are using your Service for the primary purpose of business use and you did not have a genuine and reasonable opportunity to negotiate the terms of your contract with us and you had or will have an annual spend with us which is, or is reasonably estimated by us to be, less than $20,000, as long as you are not acquiring a service for the purposes of resale.
- Telecard Function means the function described in 2.
- Telecard PIN means your personal identification number issued by us to enable you to use the Telecard Function.
- We or us refers to Telstra Corporation Limited ABN 33 051 775 556.
- You are the person whose Card has a Telecard Function.

14.2 Notices

Any notice you serve on us in connection with these conditions must be sent in writing to:

Telstra Telecard
Private Bag 5000
Burwood Post Office
Burwood
Victoria 3125
or FREEFAX™ 1800 654 842†

14.3 Further copy of this Contract

We will provide you with a copy of this Contract on your request.



CUSTOMER ASSISTANCE

In Australia

- Click telstra.com/telecard
- Call 1800 038 000† between 8am and 10pm AEST Monday to Friday, and 8am to midnight AEST Saturday and Sunday.
- FREEFAX™ 1800 654 842†.
- Write to Telstra Telecard, Private Bag 5000, Burwood Post Office, Burwood, Vic 3125.

When you are overseas

- Click telstra.com/telecard
- Call the Australia Direct access number for the country you are visiting, hold for the operator and ask for a reverse charge call to Australia 61 3 9632 6062, between 8am and 10pm AEST Monday to Friday, and 8am to midnight AEST Saturday and Sunday.

THINGS YOU NEED TO KNOW

Information contained within this guide is correct as at the time of printing (July 2010).

† A free call from most fixed phones.

^ GST exempt for Telecard calls originating out of Australia.

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